

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re: \_\_\_\_\_ Case No.: 18-20433  
KRAFT, Edward M. & Chapter: 7  
KRAFT, Diane M. Judge: KCF

**NOTICE OF PROPOSED ABANDONMENT**

John Michael McDonnell, Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:  
United States Bankruptcy Court Clerk  
Clarkson S. Fisher U.S. Courthouse  
402 East State Street  
Trenton, New Jersey 08608

If an objection is filed, a hearing will be held before the Honorable Kathryn C. Ferguson on September 22, 2020 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 2. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: 28 Ashford Drive  
Brick, New Jersey 08723  
  
FMV=\$196,000

Liens on property: Lien Amount=\$160,000  
  
Minus 10% Cost of Sale

Amount of equity claimed as exempt: \$50,300

Objections must be served on, and requests for additional information directed to:

Name: John Michael McDonnell, Trustee  
Address: 115 Maple Avenue, Red Bank, New Jersey 07701  
Telephone No.: 732.383.7233

**Certificate of Notice Page 2 of 5**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Edward M. Kraft  
Diane M. Kraft  
Debtors

Case No. 18-20433-KCF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf905

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Total Noticed: 88

Date Rcvd: Aug 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2020.

db/jdb	+Edward M. Kraft, Diane M. Kraft, 28 Ashford Drive, Brick, NJ 08723-7811
517621160	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517547823	+Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517547820	+Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517547826	Anthony J. Migliaccio, Esq., American Express, 500 N. Franklin Tpke, PO BOX 278, Ramsey, NJ 07446-0278
517547827	+Ar Resources Inc, Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
517547828	+Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
517547829	+Arnold L. Stadtmauer, Esq., Celetano Stadtmauer & Walento, 1035 Route 46 East, PO BOX 2594, Clifton, NJ 07015-2594
517547830	+Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517547831	+Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
517626286	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517547845	+Citibank/Best Buy, Centralized Bk/Citicorp Credit Svcs, Po Box 790040, St Louis, MO 63179-0040
517547846	+Citibank/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
517547848	+Citibank/Goodyear, Po Box 6497, Sioux Falls, SD 57117-6497
517547847	+Citibank/Goodyear, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517547851	+Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517547849	+Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517547853	+Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641
517547854	+Equifax, PO Box 740241, Atlanta, GA 30374-0241
517547855	+Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
517547856	+Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
517578057	+Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
517547857	+First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517547859	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
517547860	+Fst Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
517547909	+Hilton Grand Vacations, 6355 Metrowest Blvd., Suite 180, Orlando, FL 32835-7606
518744533	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518744534	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518699700	+Kentucky Higher Education, Student Loan Corporation, PO Box 24328, Louisville KY 40224-0328
517547865	Motion Federal Credi, Park & Brunswick Ave, Linden, NJ 07036
517609744	+Motion Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
517547878	+Navient, Po Box 3229, Wilmington, DE 19804-0229
517596575	+Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
517547882	+Northland Group, Inc., PO BOX 390846, Minneapolis, MN 55439-0846
517678092	Ocean Medical Center, c/o Celentano, Stadtmauer & Walentowicz,, 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594
517547884	Paramount Recovery Systems, L.P., 7524 Bosque Blvd., Suite L, Waco, TX 76712-3772
517547885	Phillips & Cohen Associates, Ltd., Mail Stop: 658, 1004 Justinson Street, Wilmington, DE 19801-5148
517657538	+RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Buildings 6 & 8, Charlotte, NC 28217-1932
517547910	#+Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
517547888	Selip & Stylianou, LLP, 199 Crossways Park Drive, PO BOX 363, Woodbury, NY 11797-0363
517547903	+Trans Union Corporation, Public Records Department, 555 West Adams St., Chicago, IL 60661-3631
517547905	+Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
517547904	+Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517547907	+Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
517547906	+Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
517634289	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 21 2020 01:27:34 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 21 2020 01:27:30 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517547835	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 21 2020 01:37:04 Capital One, 15000 Capital One Dr, Richmond, VA 23238
517547832	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 21 2020 01:36:16 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517547839	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 21 2020 01:38:00 Capital One Na, Po Box 26625, Richmond, VA 23261-6625

District/off: 0312-3

User: admin  
Form ID: pdf905

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517547838 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 21 2020 01:37:03 Capital One Na,  
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
517547844 +E-mail/Text: bankruptcy.notifications@fisglobal.com Aug 21 2020 01:27:58 Chexsystems, Inc.,  
Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703  
517626576 E-mail/Text: bnc-quantum@quantum3group.com Aug 21 2020 01:27:19  
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657  
517547858 E-mail/Text: bk@freedomfinancialnetwork.com Aug 21 2020 01:26:02 Freedom Plus,  
1875 South Grant Street, San Mateo, CA 94402  
517547908 +E-mail/Text: collectionbankruptcies.bancorp@53.com Aug 21 2020 01:28:13 Fifth Third Bank,  
Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803  
517547840 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 21 2020 01:36:59 Chase Card,  
Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850  
517547842 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 21 2020 01:37:54 Chase Card,  
P.o. Box 15298, Wilmington, DE 19850  
517547861 +E-mail/Text: PBNCNotifications@perituservices.com Aug 21 2020 01:26:24 Kohls/Capital One,  
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
517547863 +E-mail/Text: PBNCNotifications@perituservices.com Aug 21 2020 01:26:25 Kohls/Capital One,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
517664251 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 21 2020 01:36:25  
LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517664252 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 21 2020 01:38:12  
LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517651276 +E-mail/Text: bankruptcydpt@mcmc.com Aug 21 2020 01:27:29 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
517547874 +E-mail/PDF: pa\_dc\_claims@navient.com Aug 21 2020 01:36:22 Navient, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
517547870 +E-mail/PDF: pa\_dc\_claims@navient.com Aug 21 2020 01:37:10 Navient, Attn: Claims Dept,  
Po Box 9500, Wilkes- Barr, PA 18773-9500  
517547866 +E-mail/PDF: pa\_dc\_claims@navient.com Aug 21 2020 01:37:21 Navient, Attn: Bankruptcy,  
Po Box 9500, Wilkes-Barr, PA 18773-9500  
517547883 E-mail/Text: OMcbankruptcy@hackensackmeridian.org Aug 21 2020 01:28:18 Ocean Medical Center,  
c/o Meridian Health Pt Pymt, PO Box 417140, Boston, MA 02241-7140  
517672588 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 21 2020 01:36:32  
Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,  
Norfolk VA 23541  
517672092 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 21 2020 01:36:31  
Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541  
517679142 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 21 2020 01:37:10  
Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541  
517672587 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 21 2020 01:36:33  
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,  
Norfolk VA 23541  
517679161 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 21 2020 01:38:17  
Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541  
517664635 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Aug 21 2020 01:27:46 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
517616511 E-mail/Text: bnc-quantum@quantum3group.com Aug 21 2020 01:27:19  
Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788  
517683089 E-mail/Text: ebn\_bkrt\_forms@salliemae.com Aug 21 2020 01:28:13 Sallie Mae, P.O. Box 3319,  
Wilmington, DE 19804-4319  
517547886 +E-mail/Text: bankruptcy@savit.com Aug 21 2020 01:28:31 Savit Coll, Po Box 250,  
East Brunswick, NJ 08816-0250  
517547887 +E-mail/Text: bankruptcy@savit.com Aug 21 2020 01:28:31 Savit Coll, 46 W Ferris St,  
East Brunswick, NJ 08816-2159  
517549325 +E-mail/PDF: gecscedi@recoverycorp.com Aug 21 2020 01:36:45 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517667439 +E-mail/PDF: gecscedi@recoverycorp.com Aug 21 2020 01:36:48 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
517547889 +E-mail/PDF: gecscedi@recoverycorp.com Aug 21 2020 01:35:59 Synchrony Bank/ JC Penneys,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517547891 +E-mail/PDF: gecscedi@recoverycorp.com Aug 21 2020 01:36:00 Synchrony Bank/ JC Penneys,  
Po Box 965007, Orlando, FL 32896-5007  
517547894 +E-mail/PDF: gecscedi@recoverycorp.com Aug 21 2020 01:35:59 Synchrony Bank/Care Credit,  
950 Forrer Blvd, Kettering, OH 45420-1469  
517547893 +E-mail/PDF: gecscedi@recoverycorp.com Aug 21 2020 01:35:59 Synchrony Bank/Care Credit,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517547895 +E-mail/PDF: gecscedi@recoverycorp.com Aug 21 2020 01:37:39 Synchrony Bank/Lowes,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517547897 +E-mail/PDF: gecscedi@recoverycorp.com Aug 21 2020 01:36:45 Synchrony Bank/Lowes,  
Po Box 965005, Orlando, FL 32896-5005  
517547899 +E-mail/PDF: gecscedi@recoverycorp.com Aug 21 2020 01:36:45 Synchrony Bank/Walmart,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517547901 +E-mail/PDF: gecscedi@recoverycorp.com Aug 21 2020 01:37:39 Synchrony Bank/Walmart,  
Po Box 965024, Orlando, FL 32896-5024

District/off: 0312-3

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Form ID: pdf905

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Total Noticed: 88

Date Rcvd: Aug 20, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517655899 +E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Aug 21 2020 01:37:23 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 42

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
517547821\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
517547822\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
517547824\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
517547825\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
517547836\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
517547837\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
517547833\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
517547834\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
517547852\* +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
517547850\* +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
St Louis, MO 63179-0040  
517547841\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card, Attn: Correspondence Dept, Po Box 15298,  
Wilmington, DE 19850)  
517547843\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card, P.O. Box 15298, Wilmington, DE 19850)  
517547862\* +Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
517547864\* +Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
517547875\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
517547876\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
517547877\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
517547879\* +Navient, Po Box 3229, Wilmington, DE 19804-0229  
517547880\* +Navient, Po Box 3229, Wilmington, DE 19804-0229  
517547881\* +Navient, Po Box 3229, Wilmington, DE 19804-0229  
517547871\* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500  
517547872\* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500  
517547873\* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500  
517547867\* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500  
517547868\* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500  
517547869\* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500  
517547890\* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517547892\* +Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007  
517547896\* +Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517547898\* +Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005  
517547900\* +Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517547902\* +Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024

TOTALS: 0, \* 32, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: pdf905

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Total Noticed: 88

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor RoundPoint Mortgage Servicing Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,  
NJ95@ecfcbis.com,bcrowley@mchfirm.com  
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com  
Jonathan Goldsmith Cohen on behalf of Debtor Edward M. Kraft  
imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com  
Jonathan Goldsmith Cohen on behalf of Joint Debtor Diane M. Kraft  
imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com  
Rebecca Ann Solarz on behalf of Creditor RoundPoint Mortgage Servicing Corporation  
rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7